

PHH
MORTGAGE

PHH Mortgage Services
P.O. Box 371468
Mt. Laurel, NJ 08054-5452

Your monthly mortgage statement

26110 SP 2837 RE DC1
THOMAS LAMOREUX
115A VICTORY ST
CUMBERLAND, RI 02864-5360

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2606
Email us: CustomerCare@mortgagefamily.com
Fax: 1-866-917-8302

Statement Date: 3/30/2020

Account Information	
Property Address	115 A&B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$167,680.19
Current Interest Rate	3.9750%
Prepayment Penalty	No
Escrow Balance	\$620.31
Suspense Balance	\$0.00

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$198.02	\$717.51
Interest	\$542.11	\$1,628.84
Escrow (Taxes and/or Insurance)	\$389.39	\$1,168.17
Fees	\$7.50	\$22.50
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,137.02	\$3,537.02

Transaction Activity	
Date	Description
03/30	Payment
03/30	Payment
03/30	SpeedPay Assessed

Loan number: 7145650607
Payment Due Date: 4/1/2020
Amount Due: \$1,166.52
If payment is received after 4/1/2020, a \$37.00 late fee will be charged.

Explanation of Amount Due	
Principal	\$198.06
Interest	\$541.47
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.92
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$29.50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,166.52

Important Message:
You are currently due for the 4-1-2020 payment. Your last full payment was applied to the payment due 3-1-2020.
*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
Please note that this is not the payoff quote and any amount less than the payoff quote will be returned. Please contact us for payoff quote.

Important Information

If it's not possible to make the monthly payment due to impacts from COVID-19, please notify us right away. You can notify us by emailing covid19assistance@mortgagefamily.com. We may have assistance options available and we are here to help. We appreciate your support in using the self-serve options as our wait times may be extended due to anticipated volume related to COVID-19.

Page 1 of 2

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607
THOMAS LAMOREUX

PHH Mortgage Services
P O BOX 371468
PITTSBURGH, PA 15250-7458



Payment Due Date	4/1/2020
Regular Monthly Payment	\$1,129.92
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$29.50
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,166.52

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal \$ _____
Extra escrow \$ _____
Unpaid late charges \$ _____
Other (specify) \$ _____
Total check enclosed \$ _____

99 954 7145650607 0000116652 0000112952 7

EXHIBIT 3

For the information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-726-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
P.O. Box 371456
Pittsburgh, PA 15250-7456

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner/fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

04PHM098507 rev 1/19 Page 2

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip Code

Home telephone

Business telephone

Extension

E-mail address

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: PHH Mortgage Services
Attention: Insurance Department P.O. Box 5954
Springfield, OH 45501-5954
Phone: 1-888-882-1855
Fax: 1-937-625-4210

Contact information for property damage and loss draft checks

Mailing address: PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459 Springfield, OH 45501-7459
Phone: 1-888-882-1855

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM954.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred.

PHH Mortgage Services
P.O. Box 66002
Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$50.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	Varies by State
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$7.50
Payoff Quote	\$0 - \$30.00

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4267 or visit www.hud.gov/offices/hsg/sth/hcc/hcs.cfm.

Additional educational resources are available at Fannie Mae's KnowYourOptions website, <https://www.knowyouroptions.com/>. Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-728-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.



PHH Mortgage Services
 P.O. Box 552
 Mt. Laurel, NJ 08054-0552

THOMAS LAMOUREUX

To obtain information about your account:
 Visit: www.MortgageQuestions.com
 Call toll free: 1-877-744-2506
 Email us: CustomerCare@mortgagefamily.com
 Fax: 1-856-917-8300
 Loan number: 7145650607

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.



PHH Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

Your monthly mortgage statement

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2506
Email us: CustomerCare@mortgagefamily.com
Fax: 1-866-917-8300

33166 SP 2785 RE OC1
THOMAS LAMOUREUX
115A VICTORY ST
CUMBERLAND, RI 02864-5360

Statement Date: 2/6/2020

Account Information	
Property Address	115 A&B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$167,878.21
Current Interest Rate	3.8750%
Prepayment Penalty	No
Escrow Balance	\$456.35
Suspense Balance	\$0.00

Loan number: 7145650607
Payment Due Date: 3/1/2020
Amount Due: \$1,129.52

If payment is received after 3/16/2020, a \$37.00 late fee will be charged.

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$260.16	\$519.49
Interest	\$542.95	\$1,088.73
Escrow (Taxes and/or Insurance)	\$389.39	\$778.78
Fees	\$7.50	\$15.00
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,200.00	\$2,400.00

Explanation of Amount Due	
Principal	\$198.02
Interest	\$542.11
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,129.52

Important Messages:
You are currently due for the 3-1-2020 payment. Your last full payment was applied to the payment due 2-1-2020.
*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity									
Date	Description	Debit	Credit	Balance	Debit	Credit	Balance	Debit	Credit
01/30	City Tax CUMBERLAND TOWN	\$0.00	\$0.00	\$728.48	\$0.00	\$0.00	\$0.00	\$0.00	\$728.48
02/04	Hazard Insurance AMERICAN SECURITY INS CO	\$0.00	\$0.00	\$131.25	\$0.00	\$0.00	\$0.00	\$0.00	\$131.25
02/05	02/06 Payment	\$197.18	\$542.95	\$389.39	\$0.00	\$0.00	\$0.00	\$0.00	\$1,129.52
02/05	02/06 Extra Principal	\$62.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62.98
02/06	02/06 Payment	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$0.00	\$0.00	\$7.50
02/06	SpeedPay Assessed	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$0.00	\$0.00	\$0.00

Page 1 of 4

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607
THOMAS LAMOUREUX

PHH Mortgage Services
P.O. BOX 371458
PITTSBURGH, PA 15250-7458



Payment Due Date	3/1/2020
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,129.52

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify) _____	\$ _____
Total check enclosed	\$ _____

99 954 7145650607 0000116652 0000112952 7

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
P.O. Box 371458
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited (the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 6 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowners/life, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

04PHM096507 rev 2/20 Page 2

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip Code

Home telephone

Business telephone

Extension

E-mail address

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: PHH Mortgage Services
Attention: Insurance Department P.O. Box 5954
Springfield, OH 45501-5954
Phone: 1-888-882-1855
Fax: 1-937-525-4210

Contact information for property damage and loss draft checks

Mailing address: PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459 Springfield, OH 45501-7459
Phone: 1-888-882-1855

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM854.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
P.O. Box 66002
Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$25.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	\$0 - \$15.00
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$15.00
Payoff Quote	\$0 - \$30.00

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.knowyouroptions.com/>.

Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-726-6793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2984, you may contact us to request this information.



PHH Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

Your monthly mortgage statement

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2506
Email us: CustomerCare@mortgagefamily.com
Fax: 1-866-917-8300

44445 SP 2777 RE OC2
THOMAS LAMOUREUX
115A VICTORY ST
CUMBERLAND, RI 02864-5360

Statement Date: 1/10/2020

Account Information	
Property Address	115 A&B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$168,138.37
Current Interest Rate	3.8750%
Prepayment Penalty	No
Escrow Balance	\$926.70
Suspense Balance	\$0.00

Past Payments Due 12/2019		
	Paid Last Month	Paid Year to Date
Principal	\$259.33	\$259.33
Interest	\$543.78	\$543.78
Escrow (Taxes and/or Insurance)	\$389.39	\$389.39
Fees	\$7.50	\$7.50
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,200.00	\$1,200.00

Transaction Activity		12/31/19		1/10/20		1/10/20		1/10/20	
12/31	Interest On Escrow	\$0.00	\$0.00	\$0.17	\$0.00	\$0.00	\$0.00	\$0.17	\$0.17
12/31	Interest On Escrow	\$0.00	\$0.00	\$18.89	\$0.00	\$0.00	\$0.00	\$18.89	\$18.89
01/06	Hazard Insurance AMERICAN SECURITY INS CO	\$0.00	\$0.00	\$131.25	\$0.00	\$0.00	\$0.00	\$131.25	\$131.25
01/10	01/10 Payment	\$166.85	\$543.78	\$389.39	\$0.00	\$0.00	\$0.00	\$1,129.52	\$1,129.52
01/10	01/10 Extra Principal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/10	01/10 Payment	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$0.00	\$7.50	\$7.50
01/10	SpeedPay Assessed	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$0.00	\$0.00	\$0.00

Loan number: 7145650607

Payment Due Date: 2/1/2020

Amount Due: \$1,129.52

If payment is received after 2/16/2020, a \$37.00 late fee will be charged.

Breakdown of Amount Due	
Principal	\$197.18
Interest	\$542.95
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,129.52

You are currently due for the 2-1-2020 payment. Your last full payment was applied to the payment due 1-1-2020.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Page 1 of 10

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607
THOMAS LAMOUREUX

PHH Mortgage Services
P.O. BOX 371458
PITTSBURGH, PA 15250-7458



Payment Due Date	2/1/2020
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,129.52

If you're paying more than the amount due, please let us know you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$
Extra escrow	\$
Unpaid late charges	\$
Other (specify)	\$
Total check enclosed	\$

99 954 7145650607 0000116652 0000112952 7

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-723-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
P.O. Box 371458
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24665
West Palm Beach, FL 33415-4565

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner's, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

04PHM006507 rev 1/19 Page 2

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip Code

Home telephone

Business telephone

Extension

{ }
E-mail address

{ }

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: PHH Mortgage Services
Attention: Insurance Department P.O. Box 5854
Springfield, OH 45501-5854
Phone: 1-888-882-1855
Fax: 1-937-525-4210

Contact information for property damage and loss draft checks

Mailing address: PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459 Springfield, OH 45501-7459
Phone: 1-888-882-1855

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM954.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
P.O. Box 58002
Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$50.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	Varies by State
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$7.30
Payoff Quote	\$0 - \$30.00

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.knowyouroptions.com/>.

Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account.

The toll-free hotline is available at 877-723-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.



PHH Mortgage Services
P.O. Box 5492
Mt. Laurel, NJ 08054-5492

THOMAS LAMOUREUX

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2506
Email us: CustomerCare@mortgagefamily.com
Fax: 1-866-917-8390
Loan number: 7145650607

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.



PHH Mortgage Services
P.O. Box 3452
Mt. Laurel, NJ 08054-0452

Your monthly mortgage statement

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2508
Email us: CustomerCare@mortgagefamily.com
Fax: 1-855-917-3300

35657 SP 275H RE OC
THOMAS LAMOREUX
115A VICTORY ST
CUMBERLAND, RI 02864-5360

Statement Date: 12/13/2019

Account Information	
Property Address	115 A&B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$168,397.70
Current Interest Rate	3.8750%
Prepayment Penalty	No
Escrow Balance	\$649.50
Suspense Balance	\$0.00

Payment Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$258.49	\$3,077.94
Interest	\$544.62	\$7,136.40
Escrow (Taxes and/or Insurance)	\$389.39	\$5,340.20
Fees	\$7.50	\$141.02
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,200.00	\$16,894.96

Loan number: 7145650607
Payment Due Date: 1/1/2020
Amount Due: \$1,129.52
If payment is received after 1/16/2020, a \$37.00 late fee will be charged.

Explanation of Amount Due	
Principal	\$195.35
Interest	\$543.78
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,129.52

Important Messages
You are currently due for the 1-1-2020 payment. Your last full payment was applied to the payment due 12-1-2019.
*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity									
Date	Description	Debit	Credit	Balance	Debit	Credit	Balance	Debit	Credit
12/05	Hazard Insurance AMERICAN SECURITY INS CO	\$0.00	\$0.00	\$131.26	\$0.00	\$0.00	\$0.00	\$0.00	\$131.26
12/09	Water Tax CUMBERLAND FIRE DISTRICT	\$0.00	\$0.00	\$24.18	\$0.00	\$0.00	\$0.00	\$0.00	\$24.18
12/13	Payment	\$195.35	\$0.00	\$258.49	\$0.00	\$0.00	\$0.00	\$0.00	\$1,129.52
12/13	Extra Principal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62.98
12/13	Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.50
12/13	SpeedPay Assessments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Page 1 of 4

Complete this coupon, tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607
THOMAS LAMOREUX

PHH Mortgage Services
P.O. BOX 371458
PITTSBURGH, PA 15250-7458



Payment Due Date	1/1/2020
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,129.52

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$
Extra escrow	\$
Unpaid late charges	\$
Other (specify)	\$
Total check enclosed	\$

99 954 7145650607 0000116652 0000112952 7

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
P.O. Box 371458
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner's fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

C4PHM095507 rev 1/19 Page 2

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

State/zip

City

State

Zip Code

Home telephone

Business telephone

Extension

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E-mail address

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: Phone: 1-888-882-1855
PHH Mortgage Services Fax: 1-937-525-4210
Attention: Insurance Department P.O. Box 5954
Springfield, OH 45501-5954

Contact information for property damage and loss draft checks

Mailing address: Phone: 1-888-882-1855
PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM954.

Requests for information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
P.O. Box 66002
Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$60.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	Varies by State
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$7.30
Payoff Quote	\$0 - \$30.00

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-568-4287 or visit www.hud.gov/offices/nsg/elfh/ncc/nccs.cfm.

Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.knowyouroptions.com/>.

Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-725-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.



PHH Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-8452

THOMAS LAMOUREUX

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2506
Email us: CustomerCare@mortgagefamily.com
Fax: 1-856-917-8300
Loan number: 7145650807

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

MORTGAGE

PHH Mortgage Services
P.O. Box 371458
Mt. Laurel, NJ 08054-5452

Your monthly mortgage statement

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2509
Email us: CustomerCare@mortgagefamily.com
Fax: 1-856-917-8300

27155 SP 2727 PT RE G01
THOMAS LAMOUREUX
115A VICTORY ST
CUMBERLAND, RI 02864-5360

Statement Date: 11/8/2019

Account Information	
Property Address	115 A&B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$160,856.19
Current Interest Rate	3.8750%
Prepayment Penalty	No
Escrow Balance	\$195.54
Suspense Balance	\$0.00

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$257.86	\$2,818.86
Interest	\$545.45	\$6,591.75
Escrow (Taxes and/or Insurance)	\$389.39	\$4,950.81
Fees	\$7.50	\$133.52
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,200.00	\$14,494.98

Loan number: 7145650607
Payment Due Date: 12/1/2019
Amount Due: \$1,129.52

If payment is received after 12/18/2019, a \$37.00 late fee will be charged.

Explanation of Amount Due	
Principal	\$195.51
Interest	\$544.62
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,129.52

Important Messages

You are currently due for the 12-1-2019 payment.
Your last full payment was applied to the payment due 11-1-2019.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity								
11/05	City Tax CUMBERLAND TOWN	\$0.00	\$0.00	-\$728.49	\$0.00	\$0.00	\$728.49	
11/05	Hazard Insurance AMERICAN SECURITY INS CO	\$0.00	\$0.00	-\$131.25	\$0.00	\$0.00	\$131.25	
11/08	Payment	\$104.68	\$545.45	\$389.39	\$0.00	\$0.00	\$1,129.52	
11/08	Extra Principal	\$62.98	\$0.00	\$0.00	\$0.00	\$0.00	\$62.98	
11/08	Payment	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$7.50	
11/08	SpeedPay Assessed	\$0.00	\$0.00	\$0.00	-\$7.50	\$0.00	\$0.00	

Page 1 of 4

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607
THOMAS LAMOUREUX

PHH Mortgage Services
P O BOX 371458
PITTSBURGH, PA 15250-7458



Payment Due Date	12/1/2019
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,129.52

If you're paying more than the amount due, please let us know you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$
Extra escrow	\$
Unpaid late charges	\$
Other (specify)	\$
Total check enclosed	\$

99 954 7145650607 0000116652 0000112952 7

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-728-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal paid the same business day, your payment must be completed by 5:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
P.O. Box 971458
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner's fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

04PHM096507 rev 1/19 Page 2

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

City

State

Suite no.

Zip Code

Home telephone

Business telephone

Extension

{ }
E-mail address

{ }

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: PHH Mortgage Services
Attention: Insurance Department P.O. Box 5954
Springfield, OH 45501-5954
Phone: 1-888-882-1855
Fax: 1-937-525-4210

Contact information for property damage and loss draft checks

Mailing address: PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459 Springfield, OH 45501-7459
Phone: 1-888-882-1855

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM954.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred.

PHH Mortgage Services
P.O. Box 68002
Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$50.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	Varies by State
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$7.50
Payoff Quote	\$0 - \$30.00

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-568-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hes.cfm.

Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.knowyouroptions.com/>. Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-728-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.



PHH Mortgage Services
P.O. Box 1432
Mt. Laurel, NJ 08054-5432

THOMAS LAMOUREUX

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2506
Email us: CustomerCare@mortgagefamily.com
Fax: 1-856-917-8300
Loan number: 7145650607

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Your monthly mortgage statement

18405 3P-2704 PT RE 001
 THOMAS LAMOUREUX
 115A VICTORY ST
 CUMBERLAND, RI 02864-6360

To obtain information about your account:
 Visit: www.MortgageQuestions.com
 Call toll free: 1-877-744-2506
 Email us: CustomerCare@mortgagefamily.com
 Fax: 1-866-917-8300

Statement Date: 10/9/2019

Account Information	
Property Address	115 A2B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$108,913.85
Current Interest Rate	3.8750%
Prepayment Penalty	No
Escrow Balance	\$955.89
Suspense Balance	\$0.00

Payment Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$194.05	\$2,561.19
Interest	\$546.06	\$6,016.33
Escrow (Taxes and/or Insurance)	\$417.86	\$4,561.42
Fees	\$7.50	\$126.02
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,165.49	\$13,294.96

Loan number: 7145650607
 Payment Due Date: 11/1/2019
Amount Due: \$1,129.52
 If payment is received after 11/16/2019, a \$37.50 late fee will be charged.

Explanation of Amount Due	
Principal	\$184.68
Interest	\$646.45
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,129.52

Important Messages
 You are currently due for the 11-1-2019 payment. Your last full payment was applied to the payment due 10-1-2019.
 *Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity							
Date	Description	Debit	Credit	Balance	Debit	Credit	Balance
09/26	Water Tax CUMBERLAND FIRE DISTRICT	\$0.00	\$0.00	-\$84.18	\$0.00	\$0.00	\$94.18
10/07	Hazard Insurance AMERICAN SECURITY INS CO	\$0.00	\$0.00	-\$131.25	\$0.00	\$0.00	\$131.25
10/09	Payment	\$194.05	\$194.05	\$417.86	\$0.00	\$0.00	\$1,157.99
10/09	Payment	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$7.50
10/09	SpreadPay Assessed	\$0.00	\$0.00	\$0.00	-\$7.50	\$0.00	\$0.00

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Page 1 of 2

Complete this coupon, tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607
 THOMAS LAMOUREUX

PHH Mortgage Services
 P O BOX 371458
 PITTSBURGH, PA 15250-7468



Payment Due Date	11/1/2019
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,129.52

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$
Extra escrow	\$
Unpaid late charges	\$
Other (specify)	\$
Total check enclosed	\$

99 954 7145650607 0000116652 0000112952 7

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
P.O. Box 371458
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24655
West Palm Beach, FL 33416-4655

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner's fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

04PHM086507 rev 1/19 Page 2

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

City

State

Suite no.

Zip Code

Home telephone

Business telephone

Extention

()

()

E-mail address

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: Phone: 1-888-882-1855
PHH Mortgage Services Fax: 1-937-525-4210
Attention: Insurance Department P.O. Box 5954
Springfield, OH 45501-5954

Contact information for property damage and loss draft checks

Mailing address: Phone: 1-888-882-1855
PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7458 Springfield, OH 45501-7458

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM954.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
P.O. Box 66002
Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$50.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	Varies by State
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$7.30
Payoff Quote	\$0 - \$30.00

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-568-4287 or visit www.hud.gov/offices/hsg/sth/hcc/hcs.cfm.

Additional educational resources are available at Fannie Mae's KnowYourOptions website, <https://www.knowyouroptions.com/>. Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-726-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.

Your monthly mortgage statement

28195 SP 2084 RE OC
 THOMAS LAMOUREUX
 115A VICTORY ST
 CUMBERLAND, RI 02864-5360

PHH Mortgage Services
 P.O. Box 1452
 Mt. Laurel, NJ 08054-5452

To obtain information about your account:
 Visit: www.MortgageQuestions.com
 Call toll free: 1-877-744-2506
 Email us: CustomerCare@mortgagefamily.com
 Fax: 1-856-917-9300

Statement Date: 9/12/2019

Account Information	
Property Address	115 A&B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$189,107.90
Current Interest Rate	3.8750%
Prepayment Penalty	No
Escrow Balance	\$763.46
Suspense Balance	\$0.00

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$193.43	\$2,367.14
Interest	\$546.70	\$5,500.25
Escrow (Taxes and/or Insurance)	\$417.86	\$4,143.56
Fees	\$7.50	\$118.52
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,165.49	\$12,129.47

Transaction Activity							
Date	Month	Description	Principal	Interest	Escrow	Fees	Total
09/12	09/12	Payment	\$193.43	\$546.70	\$417.86	\$0.00	\$1,167.99
09/12	09/12	Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/12	09/12	SpeedPay Assessed	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00

Loan number: 7145650607

Payment Due Date: 10/1/2019

Amount Due: \$1,157.99

If payment is received after 10/15/2019, a \$37.00 late fee will be charged.

Explanation of Amount Due	
Principal	\$194.05
Interest	\$546.08
Escrow (for Taxes and Insurance)	\$417.86
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,157.99
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,157.99

Important Message:
 You are currently due for the 10-1-2019 payment. Your last full payment was applied to the payment due 9-1-2019.
 *Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Page 1 of 2

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607
 THOMAS LAMOUREUX

PHH Mortgage Services
 P.O. BOX 371458
 PITTSBURGH, PA 15250-7458



Payment Due Date	10/1/2019
Regular Monthly Payment	\$1,157.99
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,157.99

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal \$ _____
 Extra escrow \$ _____
 Unpaid late charges \$ _____
 Other (specify) \$ _____
 Total check enclosed \$ _____

99 954 7145650607 0000114499 0000115799 2

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

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You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

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Pittsburgh, PA 15250-7458

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Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24685
West Palm Beach, FL 33416-4565

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner's fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

04PHH066507 rev 1/18 Page 2

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

City

Home telephone

E-mail address

State

Business telephone

Suite no.

Zip Code

Extension

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: Phone: 1-888-882-1855
PHH Mortgage Services Fax: 1-937-825-4210
Attention: Insurance Department P.O. Box 5354
Springfield, OH 45501-5854

Contact information for property damage and loss draft checks

Mailing address: Phone: 1-888-882-1855
PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, visit www.mycoverageinfo.com and enter PIN QM954.

Requests for information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
P.O. Box 86002
Lawrenceville, NJ 08648

Fees

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Returned Payment Fee	\$0 - \$50.00
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Lien Release	Varies by State
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$7.50
Payoff Quote	\$0 - \$30.00

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If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-568-4267 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.knowyouroptions.com/>. Additional payment assistance options are also available by contacting PHH Mortgage Services.

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